

| Loan Costs | | Other Costs | |
|--|---------------------------|---|--|
| A. Origination Charges | % of Loan Amount (Points) | E. Taxes and Other Government Fees | Recording Fees and Other Taxes Transfer Taxes |
| Closing Date: _____ | | F. Prepaids | Homeowner's Insurance Premium (months) Mortgage Insurance Premium (months) Prepaid Interest (per day for days @) Property Taxes (months) |
| B. Services You Cannot Shop For | | G. Initial Escrow Payment at Closing | Homeowner's Insurance per month for mo. Mortgage Insurance per month for mo. Property Taxes per month for mo. |
| Lender ID Number: _____ | | H. Other | |
| C. Services You Can Shop For | | I. TOTAL OTHER COSTS (E + F + G + H) | |
| | | J. TOTAL CLOSING COSTS | D + I Lender Credits |
| D. TOTAL LOAN COSTS (A + B + C) | | Calculating Cash to Close | Total Closing Costs (J) Closing Costs Financed (Paid from your Loan Amount) Down Payment/Funds from Borrower Deposit Funds for Borrower Seller Credits Adjustments and Other Credits Estimated Cash to Close |